PERSONAL DIGITAL ACCOUNT REGISTER

ABSTRACT OF THE DISCLOSURE

A method for reconciling a financial account of a user on a user device. A user list of transactions that have been entered by the user are accessed. A list of transactions from a financial institution is downloaded. The financial institution list is stored on the user device, and then compared with the user list, item by item. A reconciliation function is provided for each item on both of the lists. In one embodiment, a separate display of the cleared balance is provided, a single link button is provided to enable the upload of the register contents to a computer for reconciliation or for archiving and a memory attachment, such as a USB memory key, is also provided for archiving and/or additional program capabilities.

60091686 v1